

# Wells Fargo Everyday Checking

October 22, 2020 ■ Page 1 of 6



MARIELA E LOPEZ  
2500 S 99TH AVE UNIT 112  
TOLLESON AZ 85353-1420

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (038)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

Please review an important message about changes we are making to your Everyday Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 9/23	-\$305.10
Deposits/Additions	2,717.43
Withdrawals/Subtractions	- 2,350.07
<b>Ending balance on 10/22</b>	<b>\$62.26</b>

Account number: **8370623038**

**MARIELA E LOPEZ**

Arizona account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 122105278

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.



**Transaction history**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/23		Overdraft Fee for a Transaction Posted on 09/22 \$400.00 ATM Withdrawal authorized on 09/22 11425 W Buckeye Rd Avondale AZ		35.00	
9/23		Purchase authorized on 09/21 Starbucks 800-782- 800-782-7282 WA S300265519773979 Card 3577		10.00	
9/23		Purchase authorized on 09/21 Joyeria Kora 2 Phoenix AZ S300266039433666 Card 3577		45.00	
9/23		Purchase authorized on 09/21 Pizza Hut #27006 Tolleson AZ S380266079824290 Card 3577		26.05	-421.15
9/24		Overdraft Fee for a Transaction Posted on 09/23 \$10.00 Purchase Authori Zed on 09/21 Starbucks 800-782- 800-782-		35.00	
9/24		Overdraft Fee for a Transaction Posted on 09/23 \$45.00 Purchase Authori Zed on 09/21 Joyeria Kora 2 Phoenix		35.00	
9/24		Overdraft Fee for a Transaction Posted on 09/23 \$26.05 Purchase Authori Zed on 09/21 Pizza Hut #27006 Tolleson		35.00	-526.15
10/2		Adp Totalsource Direct Dep 201002 7090816346552DI Lopez,Mariela	1,252.10		
10/2		Zelle From Nancy A Albert on 10/02 Ref # Jpm445665640	6.00		
10/2		Zelle to Jorgensen Mandy on 10/02 Ref #Rp08Y9M2CD		12.26	719.69
10/5		Zelle From Mandy E Jorgensen on 10/05 Ref # Jpm447647748	4.00		
10/5		Zelle From Carranza Iridian on 10/05 Ref # Pp08Ysqtsk	9.00		
10/5		Purchase authorized on 10/02 Ls Financing 747-3001542 CA S300276504442240 Card 3577		82.87	
10/5		Purchase authorized on 10/02 Sprint Wireless 800-639-6111 KS S300276511550977 Card 3577		58.19	
10/5		Purchase authorized on 10/02 Starbucks Store 10 Tolleson AZ S380276531220727 Card 3577		16.13	
10/5		Purchase authorized on 10/02 Starbucks Store 10 Tolleson AZ S380276531479404 Card 3577		5.38	
10/5		Purchase authorized on 10/02 Sp * Lesliethread Phoenix AZ S580276813758413 Card 3577		10.86	
10/5		Purchase with Cash Back \$ 40.00 authorized on 10/04 Circle K 01939 121 E M Somerton AZ P00000000731872226 Card 3577		44.20	
10/5		Purchase authorized on 10/04 Target.Com * 800-591-3869 MN S380278824223909 Card 3577		40.05	
10/5		Recurring Payment authorized on 10/04 Microsoft*Microsof Msbill.info WA S460279185961550 Card 3577		108.79	
10/5		Creditrpt 8007569684 201004 Mariela E. Lopez		14.99	351.23
10/6		Purchase authorized on 10/05 Uber Eats Help.Uber.Com CA S380279605926643 Card 3577		38.44	
10/6		Purchase authorized on 10/05 Quickquack* #0701 Roseville CA S380280028456799 Card 3577		10.99	
10/6		Purchase authorized on 10/05 Wal-Mart Super Center Phoenix AZ P00000000972833236 Card 3577		142.28	
10/6		Purchase authorized on 10/05 WWW.Coursehero.Com 888-634-9397 CA S460280193099761 Card 3577		119.40	
10/6		ATM Withdrawal authorized on 10/06 14139 W Indian School Rd Goodyear AZ 0009857 ATM ID 5739Z Card 3577		400.00	-359.88
10/7		Overdraft Fee for a Transaction Posted on 10/06 \$400.00 ATM Withdrawal authorized on 10/06 14139 W Indian School Rd Goodyear AZ		35.00	
10/7		Purchase Return authorized on 10/06 WWW.Coursehero.Com 888-634-9397 CA S620281545580092 Card 3577	119.40		
10/7		Purchase authorized on 10/05 Tortas Manantial # Avondale AZ S300279688224999 Card 3577		12.81	
10/7		Lexington Law 8003418441 201006 Mariela E. Lopez		109.95	-398.24
10/8		Overdraft Fee for a Transaction Posted on 10/07 \$12.81 Purchase Authori Zed on 10/05 Tortas Manantial # Avondale		35.00	
10/8		Overdraft Fee for a Transaction Posted on 10/07 \$109.95 Lexington Law 8003418441 201006 Mariela E. Lopez		35.00	-468.24



**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
10/16		Adp Totalsource Direct Dep 201016 9348161657752DI Lopez,Mariela	1,267.02		
10/16		Purchase authorized on 10/16 Dave Inc Los Angeles CA S00300290543871925 Card 3577		1.00	
10/16		Purchase with Cash Back \$ 20.00 authorized on 10/16 Safeway #1511 Goodyear AZ P00380290690530549 Card 3577		36.48	
10/16		Purchase authorized on 10/16 Frys Fuel # 7619 4120 N. Phoenix AZ P00460290702766056 Card 3577		20.02	741.28
10/19		Partial Reversal of Overdraft Fee for a Transaction Posted on 10/07 \$109.95 Lexington Law 8003418441 201006 Mariela E. Lopez	8.75		
10/19		Partial Reversal of Overdraft Fee for a Transaction Posted on 10/07 \$12.81 Purchase Authori Zed on 10/05 Tortas Manantial # Avond	8.75		
10/19		Partial Reversal of Overdraft Fee for a Transaction Posted on 10/06 \$400.00 ATM Withdrawal authorized on 10/06 14139 W Indian School Rd Goodyear	8.75		
10/19		Purchase authorized on 10/16 Ls Financing 747-3001542 CA S380290504353869 Card 3577		82.87	
10/19		Purchase authorized on 10/16 Sugar N Spice Bake Goodyear AZ S380290561428514 Card 3577		4.52	
10/19		Purchase authorized on 10/16 Sprint Wireless 800-639-6111 KS S380290583386837 Card 3577		116.39	
10/19		Recurring Payment authorized on 10/16 Netflix.Com 408-5403700 CA S380290676108305 Card 3577		17.40	
10/19		Purchase authorized on 10/16 Sugar N Spice Bake Goodyear AZ S380290714920578 Card 3577		3.42	
10/19		Recurring Payment authorized on 10/16 Afterpay 855-2896014 DE S580290790457904 Card 3577		14.82	
10/19		Recurring Payment authorized on 10/16 Afterpay 855-2896014 DE S460290791038850 Card 3577		19.50	
10/19		Purchase authorized on 10/16 Target T- 9830 W Lower Tolleson AZ P00000000175395140 Card 3577		65.03	
10/19		Purchase authorized on 10/16 Ross Stores #1005 Tolleson AZ P00000000782121861 Card 3577		110.71	
10/19		Purchase authorized on 10/16 Ross Stores #1005 Tolleson AZ P00000000586799469 Card 3577		30.36	
10/19		Purchase authorized on 10/17 Bonnier Events 407-571-4514 FL S580291625989205 Card 3577		47.00	
10/19		Purchase authorized on 10/17 Dave & Busters #52 Tempe AZ S380291814853942 Card 3577		23.00	
10/19		Recurring Payment authorized on 10/18 Afterpay 855-289-6014 CA S380292588464105 Card 3577		29.75	
10/19		Purchase authorized on 10/18 Super Carniceria L Avondale AZ S580292693013553 Card 3577		23.65	
10/19		Purchase authorized on 10/18 Target.Com * 800-591-3869 MN S460292759197751 Card 3577		31.06	148.05
10/20		Purchase Return authorized on 10/19 Target T- 9830 W Lower Tolleson AZ P00000000470944349 Card 3577	33.66		181.71
10/21		Purchase authorized on 10/19 Starbucks 800-782- 800-782-7282 WA S580293533142840 Card 3577		10.00	
10/21		Purchase authorized on 10/19 Starbucks 800-782- 800-782-7282 WA S300293533587036 Card 3577		11.62	
10/21		Purchase authorized on 10/19 Yogis Grill #6 Avondale AZ S300293689670186 Card 3577		12.93	
10/21		Srp Echxpw-ND 201020 xxxxx7008 Mariela Lopez		50.00	97.16
10/22		Purchase authorized on 10/21 Chevron 0354990 Phoenix AZ S380295527496499 Card 3577		10.14	
10/22		Purchase authorized on 10/21 Sugar N Spice Bake Goodyear AZ S460295595371865 Card 3577		9.49	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/22		Recurring Payment authorized on 10/21 Afterpay 855-2896014 DE S460295609936776 Card 3577		12.24	
10/22		Purchase authorized on 10/21 Sugar N Spice Bake Goodyear AZ S380295696218516 Card 3577		3.03	62.26
<b>Ending balance on 10/22</b>					<b>62.26</b>
<b>Totals</b>			<b>\$2,717.43</b>	<b>\$2,350.07</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$218.75	\$1,548.75
Total Returned Item Fees	\$0.00	\$0.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

**Summary of Overdraft Rewind<sup>®</sup> Benefits**

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	3
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$105.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/23/2020 - 10/22/2020	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$526.15 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,519.12 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	41 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

**IMPORTANT ACCOUNT INFORMATION:**

Your options to avoid the Everyday Checking account monthly service fee are changing.



**Effective with the fee period beginning after October 8, 2020,** the option to avoid the \$10 monthly service fee with 10 or more posted debit card transactions will no longer be available, and the minimum daily balance option will be lowered to \$500. Once these changes are effective, the monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$500 minimum daily balance
- \$500 or more in total qualifying direct deposits\*
- Linked to a Wells Fargo Campus ATM or Campus Debit Card\*\*
- Primary account owner is 17 through 24 years old\*\*\*

If you do not meet one of the options above each fee period, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

**Fee Period:**

The fee period is the period used to calculate the monthly service fee. Your statement includes a monthly service fee summary with the dates of your fee period. The monthly service fee summary is also available through Wells Fargo Online® or Wells Fargo Mobile®.

**What remains the same:**

- You can continue to use your debit card.
- The Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.

Thank you for banking with Wells Fargo. We appreciate your business.

\*A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

\*\*Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card (SM) program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

\*\*\*Primary account owner is an individual that has tax responsibility for the account. On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.



## IMPORTANT ACCOUNT INFORMATION

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**Regulation D and Wells Fargo withdrawal and transfer restrictions on all savings accounts have been discontinued.**

The Federal Reserve Board recently removed Regulation D's six transaction limit on certain withdrawals and transfers from savings accounts, and allowed banks to suspend enforcement of that limit at each bank's discretion. Your Deposit Account Agreement states that both Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six per monthly fee period. This message is to advise you that these limits were removed in May 2020. We have also discontinued charging the related excess activity fees, and have ceased account conversions and account closures related to the six withdrawal or transfer limit.

While it will take a period of time to update our disclosures and other materials, the changes described above apply to your account immediately and allow you to make withdrawals and transfers, including online and mobile, from your savings account without regard to the previous limit of six transactions. If you have any questions about your account, please call the phone number at the top of your statement or visit your Wells Fargo branch.

